

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: RICHARDSON, CYNTHIA

§ Case No. 15-01539  
§  
§  
§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

David R. Brown, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$6,975.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$6,500.00</u>
Total Distributions to Claimants: <u>\$19,963.30</u>	Claims Discharged Without Payment: <u>\$14,551.06</u>
Total Expenses of Administration: <u>\$8,572.97</u>	

3) Total gross receipts of \$32,536.27 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$4,000.00 (see **Exhibit 2**), yielded net receipts of \$28,536.27 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	\$0.00	\$8,572.97	\$8,572.97	\$8,572.97
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$0.00	\$34,514.36	\$34,514.36	\$19,963.30
<b>TOTAL DISBURSEMENTS</b>	<b>\$0.00</b>	<b>\$43,087.33</b>	<b>\$43,087.33</b>	<b>\$28,536.27</b>

4) This case was originally filed under chapter 7 on 05/28/2015. The case was pending for 28 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/06/2017

By: /s/ David R. Brown  
Trustee

**STATEMENT** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Retaliitory Discharge Case		\$32,536.27
<b>TOTAL GROSS RECEIPTS</b>		<b>\$32,536.27</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Cynthia Richardson	wildcard exemption claim	8100-002	\$4,000.00
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$4,000.00</b>

**EXHIBIT 3 - SECURED CLAIMS**

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
			None			

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - David R. Brown	2100-000	NA	\$3,603.63	\$3,603.63	\$3,603.63
Trustee, Expenses - David R. Brown	2200-000	NA	\$5.28	\$5.28	\$5.28
Attorney for Trustee Fees - SPRINGER BROWN, LLC	3110-000	NA	\$3,929.00	\$3,929.00	\$3,929.00
Bond Payments - ADAMS-LEVINE	2300-000	NA	\$12.51	\$12.51	\$12.51
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$342.25	\$342.25	\$342.25
Accountant for Trustee Fees (Other Firm) - Alan D. Lasko & Associates, PC	3410-000	NA	\$680.30	\$680.30	\$680.30
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		NA	<b>\$8,572.97</b>	<b>\$8,572.97</b>	<b>\$8,572.97</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			None			

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Roosevelt University	7100-000	\$0.00	\$8,352.02	\$8,352.02	\$4,901.79
2	Capital One, N.A.	7100-000	\$0.00	\$263.24	\$263.24	\$154.49
3	Sprint	7100-000	\$0.00	\$440.05	\$440.05	\$258.26
4	U.S.Department of Education C/O FedLoan Servicing	7100-000	\$0.00	\$24,739.47	\$24,739.47	\$14,519.52
5	American InfoSource LP as agent for T Mobile/T-Mobile USA In	7100-000	\$0.00	\$220.21	\$220.21	\$129.24
6	Complete Credit Solution Inc	7200-000	\$0.00	\$499.37	\$499.37	\$0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$0.00</b>	<b>\$34,514.36</b>	<b>\$34,514.36</b>	<b>\$19,963.30</b>

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Exhibit 8  
Page: 1

Case No.: 15-01539

Case Name: RICHARDSON, CYNTHIA

For Period Ending: 10/06/2017

Trustee Name: (330580) David R. Brown

Date Filed (f) or Converted (c): 05/28/2015 (f)

§ 341(a) Meeting Date: 02/10/2015

Claims Bar Date: 09/23/2015

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Retaliatory Discharge Case (u) Federal District Court Case#14-CV-01711 Listed on Debtor's Amended Schedules with value of "contingent"	0.00	28,536.27		32,536.27	FA
2	PNC Checking Account	0.00	0.00		0.00	FA
3	Furniture	50.00	0.00		0.00	FA
4	Used Clothes	50.00	0.00		0.00	FA
5	2006 Chevrolet Malibu with 120,000 miles	6,875.00	0.00		0.00	FA
<b>5</b>	<b>Assets      Totals</b> (Excluding unknown values)	<b>\$6,975.00</b>	<b>\$28,536.27</b>		<b>\$32,536.27</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Initial Projected Date Of Final Report (TFR): 08/02/2016

Current Projected Date Of Final Report (TFR): 08/02/2016 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case No.: 15-01539  
Case Name: RICHARDSON, CYNTHIA  
Taxpayer ID #: \*\*-\*\*9689  
For Period Ending: 10/06/2017  
Trustee Name: David R. Brown (330580)  
Bank Name: Rabobank, N.A.  
Account #: \*\*\*\*\*2900 Checking  
Blanket Bond (per case limit): \$77,173,558.00  
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
11/15/2015	101	Cynthia Richardson	wildcard exemption claim Voided: check issued on 12/01/2015	8100-004		-4,000.00	4,000.00
11/24/2015	{1}	Metropolitan Family Services	net settlement proceeds (\$41,000 less \$8,463.73 in withheld state and federal taxes).	1110-000	32,536.27		36,536.27
11/30/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	36,526.27
12/01/2015	101	Cynthia Richardson	wildcard exemption claim Voided on 11/15/2015	8100-004		4,000.00	32,526.27
12/01/2015	102	Cynthia Richardson	wildcard exemption claim	8100-002		4,000.00	28,526.27
12/31/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		46.28	28,479.99
01/29/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		39.49	28,440.50
02/15/2016	104	ADAMS-LEVINE	bond premium	2300-000		12.51	28,427.99
03/01/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		39.43	28,388.56
03/31/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		44.79	28,343.77
04/29/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		39.30	28,304.47

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Account #: \*\*\*\*\*2900 Checking  
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Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
05/31/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		39.24	28,265.23
06/30/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		44.60	28,220.63
07/29/2016		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		39.12	28,181.51
10/05/2016	105	Alan D. Lasko & Associates, PC	Dividend paid 100.00% on \$680.30, Accountant for Trustee Fees (Other Firm); Reference:	3410-000		680.30	27,501.21
10/05/2016	106	SPRINGER BROWN, LLC	Dividend paid 100.00% on \$3,929.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		3,929.00	23,572.21
10/05/2016	107	Roosevelt University	Dividend paid 58.68% on \$8,352.02; Claim# 1; Filed: \$8,352.02; Reference: Stopped on 01/05/2017	7100-005		4,901.79	18,670.42
10/05/2016	108	Capital One, N.A.	Dividend paid 58.68% on \$263.24; Claim# 2; Filed: \$263.24; Reference:	7100-000		154.49	18,515.93
10/05/2016	109	Sprint	Dividend paid 58.68% on \$440.05; Claim# 3; Filed: \$440.05; Reference:	7100-000		258.26	18,257.67

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Case No.:	15-01539	Trustee Name:	David R. Brown (330580)
Case Name:	RICHARDSON, CYNTHIA	Bank Name:	Rabobank, N.A.
Taxpayer ID #:	**-**9689	Account #:	*****2900 Checking
For Period Ending:	10/06/2017	Blanket Bond (per case limit):	\$77,173,558.00
		Separate Bond (if applicable):	N/A

1	2	3	4	5	6	7	
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/05/2016	110	U.S.Department of Education C/O FedLoan Servicing	Dividend paid 58.68% on \$24,739.47; Claim# 4; Filed: \$24,739.47; Reference:	7100-000		14,519.52	3,738.15
10/05/2016	111	American InfoSource LP as agent for T Mobile/T-Mobile USA In	Dividend paid 58.68% on \$220.21; Claim# 5; Filed: \$220.21; Reference:	7100-000		129.24	3,608.91
10/05/2016	112	David R. Brown	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			3,608.91	0.00
			Dividend paid 100.00% on \$3,603.63; Claim# FEE; Filed: \$3,603.63  \$3,603.63	2100-000			0.00
			Dividend paid 100.00% on \$5.28; Claim# TE; Filed: \$5.28  \$5.28	2200-000			0.00
01/05/2017	107	Roosevelt University	Dividend paid 58.68% on \$8,352.02; Claim# 1; Filed: \$8,352.02; Reference: Stopped: check issued on 10/05/2016	7100-005		-4,901.79	4,901.79
01/06/2017	113	Clerk, U.S. Bankruptcy Court	unclaimed distribution	7100-000		4,901.79	0.00

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1	2	3	4	5	6	7	
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
<b>COLUMN TOTALS</b>							
			Less: Bank Transfers/CDs		32,536.27	32,536.27	\$0.00
			<b>Subtotal</b>		0.00	0.00	
			Less: Payments to Debtors		<b>32,536.27</b>	<b>32,536.27</b>	
			<b>NET Receipts / Disbursements</b>		4,000.00		
					<b>\$32,536.27</b>	<b>\$28,536.27</b>	

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**Account #:** \*\*\*\*\*2900 Checking  
**Blanket Bond (per case limit):** \$77,173,558.00  
**Separate Bond (if applicable):** N/A

<b>TOTAL - ALL ACCOUNTS</b>	<b>NET DEPOSITS</b>	<b>NET DISBURSEMENTS</b>	<b>ACCOUNT BALANCES</b>
*****2900 Checking	\$32,536.27	\$28,536.27	\$0.00
	<b>\$32,536.27</b>	<b>\$28,536.27</b>	<b>\$0.00</b>